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ABSTRACT

This competency-based preservice home economics teacher education module on procedures for selecting housing is the third in a set of six modules on consumer education related to housing. (This set is part of a larger series of sixty-seven modules on the Management Approach to Teaching Consumer and Homemaking Education [MATCHE]--see CE 019 901-967.) Following the module objective and overview, six units of instruction are presented: (1) general considerations for selecting housing (includes three lessons); (2) selecting an apartment; (3) selecting a single family dwelling (includes two lessons); (4) selecting a townhouse or condominium; (5) selecting a mobile home and park (includes two lessons); and (6) selecting a prefabricated home. Each lesson generally includes a narrative summary, suggested activities, and suggested resources (readings). A module pre/posttest (with answer key) concludes the document. (Workshop proceedings relating to the development of these modules are available in the ERIC system as CE 019 896-899; also available is a module on utilizing FHA-HERO as an instructional strategy to expand and strengthen the home economics instructional programs [CE 019 900].) (JH)

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CONSUMER APPROACH STRAND:

HOUSING

MODULE I-B-3 PROCEDURES FOR SELECTING HOUSING

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CE 019 907

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MATCHE

Management Approach to Teaching Consumer and Homemaking Education

MATCHE is an individualized, competency-based preservice curriculum designed for home economics education students at the preprofessional, upper division level. MATCHE is a comprehensive curriculum based on selected objectives which give emphases in three areas: 1) consumer approach to homemaking education, 2) teaching home economics in economically depressed areas, and 3) establishing occupational programs related to home economics. The material for each subject matter area of home economics has been organized into these three strands, and includes an FHA-HERO emphasis. These subject matter areas are home economics education core, housing, foods and nutrition, textiles and clothing, human development, and management.

The MATCHE modules were written by subject matter specialists from various colleges and universities offering home economics and therefore each is unique in the approach used for the development of the objectives. The modules allow for differences in level of achievement, rate of learning, and learning goals. They may be used independently, combined into a sequential series, or as a random set of conceptual units. Any instructor using the material can easily adapt the material to a specific group of students, the locale, method of instruction, and available facilities. Learning may be facilitated by offering one module in conjunction with others.

As MATCHE is continuously up-dated by those using the curriculum, some concepts and objectives may be added and others deleted. The purpose is to continually strengthen the program for pre and inservice home economics teachers.

Guidelines for Use and Continuous Development of MATCHE are on file with Home Economics units in each of the fifty state departments of education plus all of the Home Economics Departments in California institutions offering home economics education. This booklet and proceedings from the four MATCHE workshops give background information concerning the purpose and development of the MATCHE project.

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MATCHE PROJECT

1974-1978

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PROCEDURES FOR SELECTING HOUSING

Module Objective

Given shelter and location requirements for a particular family within a specified economic range, the MATCHE student will be able to present alternatives to that family which will help it reach a decision about a choice of housing. The student will be able to evaluate housing alternatives such as: types of shelter, i.e., multi or single family dwellings; rental vs. ownership; climate, environment, and community considerations; economic considerations; shelter suitability to the family's wants and needs; and any other factors pertinent to the situation.

Module Overview

The life styles of individuals and families are often reflected in their choice of housing, and since creating a satisfactory life style is an evolving process, many of the pupils you encounter will make several housing choices as they progress from one stage to another. It is important that your pupils be aware of the alternatives they have as they progress from living at home to the point where they decide on "permanent" housing for themselves and/or their families. The student should recognize the economic, environmental, and societal consequences of the shelter decisions.

To help you provide realistic and important assistance with regard to selecting housing, this module has been divided into the following units:

Unit 1: General Considerations for Selecting Housing

Unit 2: Selecting an Apartment

Unit 3: Selecting a Single Family Dwelling

Unit 4: Selecting a Townhouse or Condominium

Unit 5: Selecting a Mobile Home and Park

Unit 6: Selecting a Prefabricated Home

UNIT 1

GENERAL CONSIDERATIONS FOR SELECTING HOUSING

Objectives

The MATCHE student will be able to explain in writing general and unique considerations for the selection of housing by an individual or family.

The MATCHE student will be able to suggest and explain the advantages and disadvantages of purchasing a dwelling.

Given a description of a family according to size, stage in the life cycle, economic level, professional status and job description of the wage earner or earners, personal likes and dislikes, health, and individual interests of the family members, the MATCHE student will be able to select housing to meet the specific needs of that family.

The MATCHE student will be able to evaluate five major shelter alternatives.

The MATCHE student will be able to describe the societal, economical, and environmental considerations which demand a solution to our housing crisis with an option other than the single family dwelling.

The MATCHE student will be able to select housing appropriate for the physically handicapped.

The MATCHE student will be able to recommend special housing requirements for the senior citizen and the pre and school age child.

Overview

Since the home is an environment for human growth, choices in housing should be made with the intention of meeting human needs as well as those of a changing society. Alternative life styles are having an impact on the type of housing available to consumers. Changes in family patterns of living and technological advances in an industrialized society influence the way we choose to live. Labor costs and environmental awareness has brought about a compelling need to find new suitable, yet environmentally responsible, forms of shelter. It is essential for you to know the available alternatives in housing and the advantages and disadvantages of each. You should then be able to apply this information to select housing best suited to a particular individual or family situation.

The narrative summary, resources, and activities presented in this unit will enable you to determine the considerations for selecting housing for various segments of our population.

Lesson 1: Housing Needs and Housing Goals

Narrative Summary

Housing plays a major part in all of our lives and may well be a capstone in determining its quality. For most individuals and families, shelter is our largest single investment and its cost and maintenance account for the largest proportion of consumer expenditures. When households "consume" housing, they rent or buy more than a dwelling and its structural features. Its quality, design, location, and construction affect the security, happiness, and stability of families and have serious implications for the economic, environmental, and social well-being of our urban and rural areas.

C.M. Deasey states in his book, Design for Human Affairs, "The work of anthropologist Edward Hall, sociologist Herbert Gans, and psychologist Robert Sommer was evidence of the growing interest within the behavioral sciences in the way people's actions, and to some extent their lives, are affected by their physical surroundings" (Deasey:IV). The goal of adequate shelter is to provide for the emotional and physical well-being of the dweller, allowing him to develop to his fullest potential.

Research into the effects of crowding, personal space, and territory are being undertaken in a variety of disciplines. We now recognize that at least half the shelter in our country is not meeting our nurturing goals. Irwin Altman and other's research on privacy introduced yet another impact of space on our physical and mental well-being. Home economics has always been a discipline built upon a composite of many fields of study with special attention to the family and the near environment. The economic, environmental, and societal implications of family shelter decisions are areas of concern we are now compelled to embrace. The narrative, activities, and resources listed below are designed to increase your awareness of the impact of our shelter decisions.

> All activities should be submitted to and discussed with your instructor.

Suggested Activities

1. Read and outline four articles in Forum: Human Environments - Do They Influence People?

    1. "The Importance of Human Environments"
    2. "The Family and Its Near Environment"
    3. "Mental Health and Housing"
    4. "The Importance of the House"

2. Based on your lower division course work on values clarification, wants and needs, respond to the major subheadings from the Forum articles listed below. Relate each shelter topic to your physical and emotional well-being.

   Privacy

   Personal space

   Common space

   Perception

   Socialization

   Shelter annoyances

   Community

   Sense of place

   Relatedness

3. Read and outline Chapter 2, "Privacy Definitions and Properties," The Environment and Social Behavior, by Irwin Altman.

4. Observe three sets of occupants (1) in a small apartment, (2) in an open planned home and (3) in a closed plan home. Describe the privacy mechanisms employed by each. Suggest modifications of the spatial arrangement or dwelling construction which might improve privacy.

5. Don Fabun's book Shelter: The Cave Re-examined includes a discussion of Constantinos Doxiadis and field of study called Ekistics, which is defined as "the science of human settlements." The text includes an ekistic alphabet which is summarized below. In an attempt to discover the multiplicity of variables in the ekistics system, expand each of the systems as fully as possible. (Sample: Society: school system, building codes, county and city ordinances, etc.)

   Source: Shelter: The Cave Re-examined, p. 10. The basic systems defined by the Ekistics alphabet are:

Nature--The constantly changing ecosystem which forms the matrix. . .

Man--A highly complex biological organism. . .

Society--A much more complex organism in which individual men function as cells, and where groups of cells act as organic systems. . .

Shells--Systems of shelters whose function is to modify the natural environment in order to insure biological survival. . .

Networks--The systems through which the interaction between the other systems take place. Paths, waterlines, etc.

5. The following description of a family is to be used as a tool to assess general and unique shelter requirements for a family of six.

Location: Urban center

Occupants: Mother - 38, divorced, minority, employment (30 hours per week) elementary school cook, income $5000 per year
Son - 19, part-time vocational school student, employment 20 hours per week, income $42 per week
Daughter - 15, high school, school lunchline worker in exchange for lunch
Daughter - 10, elementary school
Son - 6, elementary school, asthmatic
Grandfather - 66, partially-sighted, currently ambulatory, severe diabetic, social security $____per month

Discuss the shelter needs, alternatives, limitations and potential problems for this family. The resources at the end of this module will aid in your analysis. Call the social security office in your area to determine the grandfather's benefits. Call the Housing Authority to determine the requirements to qualify for public assisted housing.

Suggested Resources

Altman, Irwin. The Environment and Social Behavior. Monterey, California: Brooks/Cole Publishing Company, 1975.

Deasey, C.M. Design for Human Affairs. New York: John Wiley and Sons, 1974.

Fabun, Don. Shelter: The Cave Re-examined. Beverly Hills, California: Glencoe Press, 1971.

Freedman, Jonathan. Crowding and Behavior. New York: The Viking Press, 1975.

Fried, Joseph P. Housing Crisis USA. New York: Praeger Publishers, 1971.

Gans, Herbert J. More Equality. New York: Pantheon Books, 1973.

Hall, Edward. The Hidden Dimension. New York: Doubleday & Co., Inc. 1969.

Pynoos, Jon, Robert Schafer, and Chester W. Hartman, eds. Housing Urban America. Chicago: Aldine Publishing Company, 1973.

Sommer, Robert. "Looking Back on Personal Space." Designing for Human Behavior, ed. Jon Lang et al. Stroudsburg, Pennsylvania: Dowden Hutchinson and Ross, Inc., 1974. pp. 202-209.

St. Marie, Satenig, ed. Forum "Human Environments: Do They Influence People?" New York: J.C. Penney Company, 1974.

There is no progress check for this lesson. If you feel that you have adequately covered the material upon completion of the activities, proceed to Lesson 2.

Lesson 2: A Survey of Shelter Alternatives

Narrative Summary

Our need for adequate shelter may be met satisfactorily in a variety of ways at different stages of our life cycle. Shelter requirements, design, and availability are in a constant state of change. It is important to recognize the options open to us, to explore potential needs and speculate on revision of our future habitat.

An understanding of financial and legal responsibilities involved in any shelter decision is vitally important. The high price of housing is probably the biggest financial concern to most consumers today. One has to pay a high cost for a new home, and the expense continues long after the intial decision to purchase. Mortgage payments, taxes, maintenance, and upkeep turn out to be a continually escalating cost. The occupant pays these costs, directly as a home owner, indirectly as a condominium owner, mobile home park tenant, or apartment dweller. This lesson will provide a survey of housing alternatives and their environmental, societal, and economic impact. These alternatives--the apartment, the single family dwelling, the condominium or townhouse, the mobile home, and prefabricated housing--will be covered in greater depth in the ensuing units.

> All activities should be submitted to and discussed with your instructor.

Suggested Activities

1. To reacquaint yourself with the major stages of the family life cycle, consult Evelyn Duvall's Family Development, 3d edition. List the major stages and expand each stage to include the special shelter needs, wants, and alternatives at that level.

2. Read Part II of Richard J. Stillman's Guide to Personal Finance. Stillman discusses housing options and financial obligations of each.
   a. List the advantages of rentals vs. purchases
   b. Define 1) FHA Loans
      2) GI Loans
      3) Conventional Loans
   c. List the financial commitments for:
      1) Single family dwelling
      2) Apartments
      3) Condominiums
      4) Mobile homes
   d. List moving considerations

3. We struggle with many present-day environmental problems because we ignored them when they were future opportunities. William Ewald states in Creating a Human Environment: "Typically we react rather than anticipate." Read Creating a Human Environment, Part I,

Introduction, "Two Perspectives Into the Future," and Part II (5), "Construction Technology: Change and Implications." Write a brief documented summary of the environmental issues and their impact on society and housing alternatives for the future.

Suggested Resources

Davidson, Harold A. Housing Demand: Mobile, Modular or Conventional? New York: Van Nostrand Reinhold Company, 1973.

Duvall, Evelyn Millis. Family Development. 3d ed. Philadelphia: J.B. Lippincott Company, 1967.

McCue, Gerald M., William R. Ewald, Jr., and The Midwest Research Institute. Creating the Human Environment. Urbana: University of Illinois Press, 1970.

Stillman, Richard J. Guide to Personal Finance. Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1972.

There is no progress test. If you and your instructor feel you have adequately covered the material, you may proceed to Lesson 3.

Lesson 3: Special Housing Requirements for the Elderly, the Young, the Poor and the Handicapped

Narrative Summary

The high cost of constructing housing and the high cost of financing housing has priced a considerable portion of the United States population out of the market. With the gap constantly widening between what people are required to pay and what people can afford to pay, federal, state, and local assistance is necessary to provide both low and middle income shelter. "We are approaching the dawning of the newest American crisis since Watergate--housing and the quality of housing supply," states Sanford Goodkin, a nationally renowned real estate marketing researcher and analyst. (Fresno Bee, February 15, 1976) Our crisis becomes even more acute when we look directly at the segments of our population with unique housing needs yet most limited in their ability to pay, i.e., the poor, the young, the elderly, and the handicapped. We must recognize that the major portion of shelter for these groups of society will continue to be conventionally financed. The amount of

funds available for this purpose will depend on the general state of the economy. During our current recession, land and housing costs have escalated at an unprecedented rate, yet the new housing starts are at an unprecedented low. The demand for shelter in any form is far beyond the supply. Families with limited means and several children, the elderly (who make up 1 in 10 of our population), and the handicapped are finding it almost impossible to cope with this crisis.

Some progress has been made in the funding of housing for the elderly since the White House Conference on Aging in 1971; however, the January 1973 government freeze on direct cash assistance to these programs has left a major portion of our population in housing peril. Fifty percent of our elderly are poor. We must continue to recognize their importance and prevalence in our society and study their shelter requirements at varying stages of health.

The other neglected segment of ill-housed is children. Half of our population are children, a great percentage are poor, and some are physically handicapped. This lesson is designed to heighten your awareness of the shelter requirements for special groups and to recognize design features which may contribute to their physical and emotional well-being.
NOTE: It is suggested that you consult the EDA module on low-income housing to accompany this lesson.

> All activities should be submitted to and discussed with your instructor.

Suggested Activities

1. If available, read "The Nature of Housing and Its Implications for the Welfare of the Black Child," by Shirley J. Jones, List the needs not met by ghetto housing.

2. Interview 10 children, ages 4½ to 7. Five of the children should be selected from a depressed area. Ask the children Dr. Jones's question, "What is a house?" Note the responses. Evaluate the differences.

3. Read and take notes on Chapter 1, "The Process of Growing Old" and Chapter 2, "The Elderly and Housing in the United States" in The On-Site Housing Manager's Resource Book: Housing the Elderly, National Center for Housing Management.

4. Visit two facilities designed for the elderly. Select one garden cluster complex and one limited income hotel for the elderly. Using Appendix B, "Housing Design for the Elderly," provided by the National Center for Housing Management, note how each facility could be improved to accommodate the elderly or the handicapped.

5. Visit two subsidized low-income housing developments. Obtain a copy of the rental qualifications and rental agreemtns.

   Evaluate the total facility in the following areas:

   a. Space for children--play, study, privacy, social interaction sleeping, eating

   b. Neighborhood--schools, employment opportunities, child care facilities, churches, recreation, shopping

   c. Social services

   d. Land use

   e. Quality of construction and design

   f. Maintenance

   g. Safety and security

   h. Provision for the wheelchair patient

   i. Provisions for the partially-sighted

6. Based on your undergraduate courses in child development and family life, compile a list of shelter requirements necessary for an infant, a pre-schooler and an adolescent. Read "The Housing Environment and Family Life," People and Buildings, pp. 189-202. As an additional resource, consult your local newspaper and visit at least three rental dwellings that would rent to a family with children these ages. Check the list of shelter requirements for each age. What are the rents and deposits? Would any of the landlords rent to a single parent?

   Write a brief summary of the rental shelter options and shelter limitations for a conventional or single parent family with three children.

Suggested Resources

Birch, Herbert G. Disadvantaged Children, Health, Nutrition and School Failure. New York: Narcourt, Brace and World, 1970.

Burton, Alice M. and Trotter, Virginia Y. Homemaking Unlimited Series. Lincoln: University of Nebraska, n.d.
"The Bathroom Made Safe and Usable"
"Easy-to-Use Cooking and Service Center"
"Easy-to-Use Kitchens"
"Easy-to-Use Mixing Center"
"Easy-to-Use Sink Center"
"No-Stoop, No-Stretch Kitchen Storage"

Chasin, Joseph, and Saltman, Jules. The Wheelchair in the Kitchen. Washington, D.C.: Paralyzed Veterans of America, 1973.

Downs, Anthony. Opening Up the Suburbs. New Haven, Connecticut: Yale University Press, 1973.

Goldsmith, Selwyn. Designing for the Disabled. New York: McGraw Hill, 1967.

Hofmann, Ruth. How to Build Special Furniture and Equipment for Handicapped Children. Springfield, Illinois: Charles C. Thomas, 1971.

Housing for the Physically Impaired: A Guide for Planning and Design. Washington, D.C.: U.S. Dept. of Housing and Urban Development, 1968.

Jones, Shirley J. "The Nature of Housing and Its Implications for the Welfare of Black Children," Journal of the National Association of Black Social Workers, V (Summer, 1973), 22-25.

Lawton, M. Powell. Planning and Managing Housing for the Elderly. New York: John Wiley and Sons, 1975.

May, Elizabeth E., Neva R. Waggoner, and Eleanor Boettkke Hotte. Independent Living for the Handicapped and the Elderly. Boston: Houghton Mifflin, 1974.

McGregor, Mary Dale. Independent Living! Your Age-Proof Home. Lincoln, Nebraska: University of Nebraska, n.d.

National Center for Housing Management. The On-Site Housing Manager's Resource Book: Housing for the Elderly. Washington, D.C.: The National Center for Housing Management, 1974.

Olson, Sharon C., and Diane K. Meredith. Wheelchair Interiors. Chicago, Illinois: The National Easter Seal Society, 1973.

Schlesinger, Benjamin. The One-Parent Family. Toronto: University of Toronto Press, 1969.

Smith, Carol R. Home Planning for the Severely Disabled. New York: Institute of Physical Medicine and Rehabilitation, 1969.

Wilner, Daniel M., et al. "The Housing Environment and Family Life." People and Buildings, ed. Robert Gutman. New York: Basic Books, Inc., 1972.

Unit Progress Test

The check list for housing the elderly and housing children will serve as your progress test for this unit. Upon successful completion of the activities, proceed to Unit 2.

UNIT 2

SELECTING AN APARTMENT

Objectives

The MATCHE student will be able to describe the various types of apartments available to the low, middle, and upper income occupant.

The MATCHE student will be able to explain leasing and the obligations and rights of the lessee and the lessor.

Given two different family situations, the MATCHE student will be able to select for each an apartment according to the following criteria.

1. Location
2. Spatial allocation
3. Orientation and site plan
4. Safety and fireproofing
5. Services
6. Acoustics, ventilation, heating and cooling
7. Security
8. Privacy

Overview

In this unit you will become familiar with the types of apartments and the standards which should be applied to the selection of an apartment, as well as the obligations of both parties of a lease.

Lesson : Apartments: A Housing Alternative

Narrative Summary

To what extent are you free to choose your housing and determine whether to rent or buy? Land, building codes, economics, labor unions, industrialization, urbanization, materials, environmental factors and the political climate are just a few of numerous factors affecting the availability of adequate shelter at any price. Apartment living has long been an alternative for the single, the young married, the elderly, and the urban villager. Our awareness of land use planning, common spaces, multi-use facilities, and freedom for the mobile occupant has brought a renewed interest in maintenance-free apartment living. In the face of this awareness of the possible advantages of apartment living for several life styles, we are confronted with a crisis. According to Sanford R.

Goodkin, a nationally renowned real estate marketing researcher and analyst, "There were only 268,000 apartments and multi-family units started in 1975. Compare this with 1974's total of 718,000, and 1,916,000 starts in 1973. The incredible 1.25 million unit drop foretells a great shift in supply of shelter to Americans." (Fresno Bee, February 15, 1976) The building cutback has affected all forms of shelter. However, one must recognize that in times of recession land prices escalate and interest rates are high. Twenty percent of our urban shelter needs to be replaced annually; however, funds are not available. Renting may become the only housing choice many families, including those with children, will have available. Now more than ever before it is essential that apartment designers and builders be sensitive to the changing character of their tenants and their needs. Apartment living for many is not a "temporary" shelter but a place that will be called "home" for several years.

The activities provided in this lesson are designed to involve you in the rental community, to increase your awareness of local and federal housing bodies and to apprise you of the legal aspects of renting.

Activities should be submitted to and discussed with your instructor.

Suggested Activities

1. As a basic introduction to renting, read Chapter 2, "To Rent or Buy," Consumer Housing, by Pauline Garrett. Based on previous units and observation, expand her list of rental variables.

2. Read Chapter 1 in Homes Are for People. Use the review of Maslow's need hierarchy and Erich Fromm's comment on the need for creativity as tools for the analysis of two different furnished apartment complexes. Describe the type of occupant you perceive could be happy in each dwelling.

3. Consult your city or county government office and ascertain the existence of a Housing Finance and Appeals Board. This agency or equivalent will have hearings on tenant/landlord rights and disputes. Attend a meeting of the board and meet with its chairman to discuss its function and procedures. Develop a list of the rights and responsibilities of the lessee and lessor.

4. Attend a meeting of the planning commission or board of supervisors for your community or an adjacent community. Consult their calendar to see if you may attend on a date scheduled to deal with housing zones, codes, land use or a related area.

5. Consult your local newspaper, multiple listing office, and Housing Authority. Determine the types of apartments available to low, medium and high income groups. Visit each of the following and assess the advantages and disadvantages for different types of

occupants. Note the segments of your population not provided for in apartment design in your community.

a. apartment accompanying a single family dwelling

b. garden apartment

c. high rise

d. duplex or triplex

e. government subsidized apartment

Consider the following categories in your analysis:

a. lease or rental contract--restrictions

b. deposits

c. location and neighborhood services

d. spatial allocation--interior and exterior

e. orientation and site plan

f. safety and fireproofing

g. services

h. acoustics, ventilation, heating and cooling

i. security

j. privacy

Suggested Resources

Becker, Franklin D. Design for Living: The Residents' View of Multi-family Housing. Ithaca, New York: Cornell University Center for Urban Development Research, 1974.

Davidson, Harold A. Housing Demand: Mobile, Modular or Conventional? New York: Van Nostrand Reinhold Company, 1973.

Garrett, Pauline. Consumer Housing. Peoria, Illinois: Charles Bennett Co., Inc., 1972.

Rainwater, Lee. "Fear and the House-as-Haven in the Lower Class," People and Buildings, ed. Robert Gutman. New York: Basic Books, 1972.

Sommer, Robert. Tight Spaces. Englewood Cliffs, New Jersey: Prentice Hall, 1974.

St. Marie, Satenig S. Homes Are for People. New York: John Wiley and Sons, 1973.

The Fresno Bee. "Market Analyst Sees U.S. Housing Crisis." February 15, 1976.

Your final activity will serve as a progress test for this unit. Upon completion and evaluation by your instructor, proceed to Unit 3.

UNIT 3

SELECTING A SINGLE FAMILY DWELLING

Objectives

The MATCHE student will be able to list the advantages, disadvantages, and responsibilities of home ownership.

The MATCHE student will be able to explain the legal aspects of home ownership, including contract, escrow, deeds, title, insurance taxes, mortgage, and liens.

The MATCHE student will be able to list the specific points to consider in the purchase of an older home.

The MATCHE student will be able to list the steps in the purchasing of a home.

The MATCHE student will be able to list and recognize the main features to look for in evaluating housing quality construction.

The MATCHE student will be able to select housing to meet the specific needs of a family according to the following criteria:

1. location
2. income
3. user needs, ages, and activities
4. design: exterior and interior
5. layout: floor plan and spatial allocation
6. orientation and site plan
7. safety features
8. building materials and construction quality
9. sound control and privacy
10. insulation heating, cooling, and ventilation
11. ventilation and view
12. lighting, natural and artificial
13. traffic patterns
14. storage
15. maintenance

Overview

In this unit you will become familiar with the advantages and disadvantages of owning a single family dwelling. The escalating expense and predicted trends for future construction will be explored. The purchasing procedures for new and older homes will be included.

Lesson 1: The Importance of Good Design and Quality Construction in New or Old Houses

Narrative Summary

Selecting a home is often approached with fear and trepidation or naive bliss. With escalating building and financing costs, decreasing quality, and an awareness of the valuable land occupied by a single family dwelling, it behooves us to make the most informed housing choice possible. The tract home has become an American way of life, the custom home the American ideal. Unfortunately, most Americans have not heeded the warning signs from conservationists, environmentalists, and agriculturists who caution us to study carefully our land use and city master plan. This lesson is designed to apprise you of housing selection criteria, assuming the decision to buy a single family dwelling has been reached after careful study of its environmental and community impact.

> All activities should be submitted to and discussed with your instructor.

Suggested Activities

1. After selecting a major new tract home development in your town, explore the following:

   a. What was the previous land use?
   b. What impact, if any, does the location have on urban sprawl?
   c. Are city services to be extended?
   d. Are existing police, fire, and health services adequate?
   e. What is the proposed number of single family dwellings in the area?
   f. How many schools and recreational facilities will be required? Are existing schools in adjacent parts of town overcrowded or low in enrollment?
   g. Note other unique impacts of the tract on the community development.

2. Consult with a major real estate firm. Ascertain the average requirements for a single family dwelling for a family with two school age children. What are the key selling features and drawbacks in most tract homes? Determine the average cost and square footage for a three-bedroom home in your town.

3. A detailed House Plan Evaluation form has been provided for your use in evaluating two homes of your choice.

   a. Select a moderately priced three-bedroom tract home based on the real estate broker's figure.
   b. Select a four-bedroom home in a more expensive tract.

c. Write a brief description of a family for each of these homes. Include all pertinent information necessary to know about the users before home selection can commence. Designate the families as Family 1 and Family 2.

d. Complete the house plan evaluation check sheet, coding +1 or +2 or -1 or -2 for each home.
+1 = positive response for Family 1
-2 = negative response for Family 2

e. Write a brief summary of the advantages and disadvantages of each dwelling.

House Plan Evaluation

What to look for when

SHOPPING FOR A HOUSE

Ask these questions about any house you consider buying. You will also find this list handy when checking plans for a house you hope to build or remodel. Not all criteria are appropriate for every occupant, life style or household.

Each family's needs are different. It is unlikely that any one house will have all the features you want, especially if price is a factor. In the end, you are the one to decide what is most important to you.

For more information and bulletins on storage, kitchen planning, appliances, or financial and legal aspects of home buying, call your county Extension agent.

Housing Alternatives

Many of the following criteria may be applied to condominiums, mobile homes, and prefab housing. Additional common areas and services should be explored in these alternatives.

Older Houses

Will changes required to meet your needs in an existing house cost more than buying or building a new one, i.e., wiring, plumbing, insulation, roofing, and flooring?

Can you obtain a good house with more space for less money by remodeling a sound structure?

Do the view, lot, landscaping, and usable space justify the remodeling costs?

What is the tax rate?

Location

Is it zoned for a strictly residential district?

Are there shopping centers, schools, churches, recreational facilities, and transportation nearby?

What is the tax rate?

Does the house conform to size and current market price of others in the neighborhood?

Is the neighborhood in the path of commercial or industrial growth, proposed truck route, flight pattern, or near a railroad track?

If in a new area, are utilities available--water, sewer, or septic tank with adequate drain field? Are streets and sidewalks complete? Is there fire and police protection? Are street lights provided?

Is the street free from heavy traffic?

Do the neighbors appear to be congenial?

Are obnoxious industrial fumes or wastes in the direction of prevailing winds relative to the property?

Is industrial noise a distraction?

Lot and Orientation

Is the house located on the lot to allow a private area on the protected side (not on the west) for a patio?

What amount of equipment and maintenance will be required in the yard?

If the house is new, what are estimated landscaping and sprinkling costs?

Is driveway direct? Is there parking for guests near entrance? (A minimum of 35 feet allows two cars to be parked.)

Is the house located on high part of lot for good drainage toward the street? (Consider flooding, wind, snow, ice, or other special climatic conditions related to orientation.)

Are there shade trees? Is the landscaping attractive?

If the house is new, is blasting required? Based on weather and soil, what types of landscaping will mature quickly?

Is there both a pleasant view and feeling of privacy?

Do rooms have good light and ventilation?

Are outside entrances protected from weather?

What is the exposure of major glass areas?

Design of House

Is the style of the home acceptable to you? (Contemporary or traditional; one-story, raised ranch house, 1½-story, 2-story, split-level; basement crawl space, or slab on grade.)

Is the construction of acceptable quality, i.e., finishing, painting, insulation, cabinet work, window and door installation, and materials?

Are there enough areas for sleeping for your family?

Does it have a family room, den, patio, or are these important to you?

Is the exterior compatible with the landscaping or anticipated landscaping and terrain?

Do windows line up neatly on outside of house and appear pleasing in size and shape?

Does the house have a minimum of jogs, breaks, and offsets?

What is the total floor area in square feet (excluding garage and basement)? What is the price per square foot (excluding garage and basement)?

Is there wasted space in the house?

Is the house well-zoned for noisy and quiet activities?

Floor Plan and Traffic

Are front and rear entrances convenient to the drive?

Is there a covered connection between garage or carport and the kitchen?

Are living, working, and sleeping areas property zoned from each other?

Is the floor covering in major traffic patterns suitable for the anticipated weather?

Is the kitchen readily accessible to both family room and patio?

Is the living room near the patio?

Are kitchen and living room free from cross traffic?

Are stairways and halls wide enough? (Minimum width for halls, 3 feet, 4 inches; stair risers should not be over 7½ inches high.)

Is the bathroom or lavatory easily reached from bedrooms and from play yard or patio?

Is there a bathroom in the public part of the house for guests?

Bedrooms

Are bedrooms large enough? (At least 11 feet, 2 inches, by 9 feet, 10 inches, for room with double bed, and 10 feet, 4 inches, by 15 feet, 8 inches, for two twin beds.)

Is there space for overnight guests?

Is there enough wall and floor space in each bedroom for clearance around needed furniture? Will desks or play equipment be used in any rooms?

Is closet space in each bedroom adequate for clothing and bedding? Closets should be at least 28 inches deep.

Is there storage here or elsewhere for out-of-season clothing and bedding?

Is there cross-ventilation in each room?

Are attic rooms properly insulated?

Is there insulation between bedrooms for privacy?

Bathrooms

Does the house have enough bathrooms in proportion to size of family and number of bedrooms?

Is bathroom partitioned for use by more than one person at a time?

Is there storage for personal grooming and hygiene, cleaning, medical and linen supplies used in bathroom?

Is medical and cleaning storage out of a child's reach?

Is there proper light and ventilation?

Are two duplex outlets available for numerous electric grooming articles?

Kitchen, Other Work Areas

Is the kitchen large enough and properly arranged for the number of people who will work there at one time?

Is there storage space for supplies and small equipment which will be used here?

Is there eating space in or close to the kitchen?

Is lighting and ventilation adequate both day and night?

Does the arrangement permit efficient meal preparation as outlined in Extension Circular 706, What Is A Good Kitchen? (You can get this circular from your county Extension agent.)

Are major appliances included, or is there space for them in the proper places?

Are all shelves adjustable and adequate depth for oversized packaging and dishes?

Is there a dishwasher or provision for one in the future?

Is dish storage provided above the dishwasher?

Is there a work area for laundering--washer, dryer, laundry tray, storage of soiled linen, ironing board, and sorting table?

Is there storage for laundry supplies?

Is space provided for a freezer?

Can children's play be supervised from work areas?

Living and Dining Areas

Is the living room large enough for comfortably seating your family and guests? (Width 12 to 15 feet.) Does it have sufficient wall space for good arrangement of the furniture you would like to use?

Is the living room located so that it is not necessary to pass through it to reach other rooms from the front entrance?

Is there storage place for books, card tables, records, magazines, and newspapers in either the living room or family room?

If there is a fireplace, is it located so that people can be seated facing and adjacent to the fireplace opening? Is there storage space for firewood nearby?

Is the living room cheerful and bright, with at least two exposures? Avoid west exposure unless the view to west is particularly desirable.

If there is a family room, can furniture be arranged to allow for dining, watching TV, for card games, or sitting in front of fireplace and family interaction?

Is there storage near the front entrance for guests' wraps?

Is there a separate dining room, or do you feel that dining space in connection with family room or kitchen is sufficient for the number of guests you will serve?

Activity Areas

In accordance with your family needs, interest and hobbies, is there an area in the house which might be used for:
- Writing, typing, study?
- Desk or office space for family business and records?
- Children's play, indoors and out?
- Hobbies and adult recreation?
- Sewing, mending, knitting?
- Storage of supplies for these activities and sports?

Utilities

Is the electric service 240 volts and at least 100 amperes? (If house has electric heat, 150 to 200 amperes.)

Are there at least a dozen individual electric circuits?

Are there enough electric outlets properly located?
- In kitchen and workshop--one double outlet for every 4 feet of linear wall space over work counters.
- In dining, living, and sleeping areas--one double outlet for every 6 feet of linear wall space.
- In hallways and patio--one double outlet for every 15 feet of linear wall space.
- Special purpose outlets are needed for the range and clothes dryer, and separate outlets for dishwasher, waste disposer, wall clock, or other special equipment you desire.

Are there enough switches so that you can light your way ahead of you?

Is there adequate water supply and safe sewage disposal?

Is water pressure adequate? If water pressure seems excessive, does the home have a pressure regulator?

Is the water heater large enough for the family and the water-using appliances to be included?

General

What are the house payments PITI?

What are the moving-in costs, i.e., lawn, landscaping, sprinkling system, drapes, redecorating, equipment, repairs, etc.?

What are the closing costs?

Are interior and exterior maintenance requirements feasible for your time, energy and income?

Suggested Resources

Faulkner, Ray, and Sarah Faulkner. Inside Today's Home. New York: Holt, Rinehart and Winston, 1974.

Gardiner, Stephen. Evolution of the House. New York: Macmillan, 1974.

Mead, Stephen. "How to Shop a New House," Better Homes and Gardens, September, 1973, pp. 54-59, 84.

Watkins, A.M. How to Avoid the 10 Biggest Home Buying Traps. New York: Meredith Press, 1968.

Watkins, A.M. How to Judge a House. New York: Hawthorn Books, 1972.

The House Plan Evaluation will serve as a progress check for this lesson. If you feel that you have adequately covered the material upon completion of the activities, proceed to Lesson 2.

Lesson 2: Home Ownership: Pro or Con

Narrative Summary

When analyzing the "American dream" of owning one's own home, one must take a long, hard look at the responsibilities of home ownership. The potential home owner must evaluate all his resources: unencumbered income, time available and how one chooses to use it, energy, and health. A careful assessment of priorities of all family members will disclose the potential for satisfaction in home ownership or a potential "trap."

In addition to poor design, wasted land use and wasted single owner recreational facilities, builders consistently use the cheapest quality construction techniques and materials. The construction procedures of site built homes are antiquated, costsly, and environmentally unsound. The impracticality of the current housing supply system is recognized by economists, yet defended by lending agencies and organized labor. Then why do we buy? The narrative, activities, and resources are designed to help you weigh the advantages, disadvantages, and responsibilities of home ownership as one possible housing option.

All activities should be submitted to and discussed with your instructor.

Suggested Activities

1. Refer to the check list for house plan evaluation. Make mental notes of questions that apply to your shelter goals. Complete the following questions regarding your desired life style currently or five years in the future.
   a. How do you want to live (i.e., formal, informal, rural, urban, elaborate or limited entertaining, etc.; establish your genuine priorities.)
   b. What interest and priorities must be provided for in your home? (i.e., music, workshop, etc.) Do you like to travel? Do you like to be free on the weekends?
   c. Consider your housing and interior design goals in terms of the time, energy, and money, and talents necessary for their fulfillment.

2. After reviewing your personal assessment of your housing considerations, skim Watkins' two books, Building or Buying the High-Quality House at the Lowest Cost and How to Avoid the 10 Biggest Home Building Traps.
   a. Read Lynton Keith Caldwell's Environment, Chapter 10. List environmental concerns related to shelter choice.
   b. Read Chapter 11, Design Awareness, by Robert Sommer.
   c. Based on your reading and observation, make a chart listing the advantages and disadvantages of home ownership. Consider (1) personal, (2) environmental, and (3) societal implications. Your list may be expanded after completion of the next three units.

3. Consult the journal and periodical section of your library. Abstract three articles found in economic, consumer, or housing journals. The articles should be contemporary (within the last six months). Topics may include housing supply and demand, housing assistance programs, current housing statistics, or related articles dealing with housing, financing, and supply.
   a. After reviewing the current housing economic climate, read the housing financing section in several recent (last two years) family or consumer finance textbooks.
   b. Define the following terms:
      1) conditions, covenants, and restrictions
      2) lien
      3) mortgage
      4) moving-in costs
      5) closing costs
      6) points
      7) three major types of loans
      8) amortized loan
      9) title insurance

10) equity
11) escrow
12) trust deed
13) truth in lending

c. Complete the total cost for a 30-year mortgage on a $40,000 new home using conventional financing with 10% down. Use the interest rate in existence when computing this activity. Date your work and list all resources, i.e., lending institutions, HUD office, real estate firm.

Suggested Resources

Caldwell, Lynton Keith. Environment. Garden City, New York: Anchor Books, 1971.

Cohen, Jerome and Arthur Hanson. Personal Finance. 4th edition. Homewood, Illinois: Richard Irwin, Inc., 1972.

Hastings, Paul, and Norbert Mietus. Personal Finance. New York: McGraw Hill, 1972.

Hoagland, Henry E., and Leo Stone. Real Estate Finance. Homewood, Illinois: Richard Irwin Company, 1973.

"House Buying: The Cost of Closing the Deal," Changing Times, November 1971, pp. 15-17.

Sommer, Robert. Design Awareness. San Francisco: Rinehart Press, 1972.

Watkins, A.M. Building or Buying the High-Quality House at Lowest Cost. Garden City, New York: Dolphin Books, 1962.

Watkins, A.M. How to Avoid the 10 Biggest Home Buying Traps. New York: Meredith Press, 1968.

There is no progress test. If you and your instructor feel you have adequately covered the material, you may proceed to Unit 4.

UNIT 4

SELECTING A TOWNHOUSE OR CONDOMINIUM

Objectives

The MATCHE student will be able to describe the difference between cooperatives and condominiums.

The MATCHE student will be able to judge the quality of a townhouse/condominium according to the following criteria.

1. density
2. recreation facilities--common areas and services
3. open space/greenbelt
4. length of rows
5. noise control
6. monotony/clustering
7. patios
8. privacy
9. cost
10. traffic circulation
11. homeowners association or Board of Directors bylaws and budgets and disadvantages

The MATCHE student will be able to list the advantages of a townhouse/condominium.

The MATCHE student will be able to define what is meant by the term "Planned Unit Development."

Overview

The townhouse/condominium is gaining popularity as an alternative to conventional housing. Housing economists predict that 50 percent of the United States will live in some form of condominium housing within the next twenty years. We may also work, play, and receive health and other services in condominium complexes. In this unit you will learn the difference between cooperatives and condominiums, criteria for selection, and the advantages and disadvantages of condominium living. You will also become familiar with planned unit developments and the reasons for such trends in housing.

Lesson: Selecting a Townhouse or Condominium

Narrative Summary

The contemporary dweller is becoming increasingly aware of space. Today billions of people are demanding housing of all kinds, moving at an awesome rate and demanding more of their land, neighborhood, and shelter. The single family dwelling cannot keep up with the housing demand and increasing numbers of Americans cannot or will not pay the price. The condominium is foreseen as a solution to at least half our population's shelter needs. Greater efficiency of land and service use, the potential for modular construction, and the maintenance of pride of ownership are just a few of the attractions. The condominium concept is often not fully understood. The long-standing stigma of multiple dwellings dating back to the first tenement is still vivid in the minds of many. The provision for common facilities, shared greenbelts, recreational facilities, i.e., pools, tennis courts, sauna, exercise room, laundry, and entertainment centers allows for a maintenance-free living highly desirable to the active, mobile, retired, or busy family who would not be able to afford or maintain these luxuries on a private scale. Myths regarding multiple dwellings can only be dispelled by exposure and awareness of new shelter alternatives. Future shelter will out of necessity be smaller, yet it must be user-oriented and provide for personalization and privacy.

Land use and community planning has continued to take some focus in the provision of Planned Unit Developments sometimes traced back to Bassett's Model Enabling Act of 1923 (Hagman: 433). A PUD is a planned community with designation for lot size apartments, condominiums, shops, maximum population density, and minimum greenbelt clearly specified in the original plan submission. The PUD is totally planned, self-contained, and self-reliant, generally bordering a nearby city core.

The concept of planned communities has been expanded under the New Communities Act of 1968. In an attempt to combat urban sprawl, wasted land use, inefficient community resources, and random unmanageable and unplanned growth, the national policy encourages "New Towns" to have a full range of activities of a normal city, but totally planned and better balanced. They "are harmonious and will have a favorable impact on the area in terms of conserving land, minimizing transportation, of extending a range of housing choice and of promoting economic development and new job opportunities. The community must be designed for a full range of incomes and ethnic backgrounds. . .be accessible to major transportation facilities. . .and be located in an urban, urbanizing or rural area" (Hagman: 435).

The key to the condominium complex, PUDs, and New Towns is a general plan for its development. Citizen participation is involved in all three.

The development of our planned communities has not been without problems. Hopefully, we have learned from our mistakes. The planner, architect, builder, and citizen must look at the diversity of their occupants, their needs, resources, and potential.

The narrative, activities, and resources in this unit are designed to heighten your awareness of the potential and the problems in the condominium, PUD and New Towns. Your research is designed to apprise you of the history and point you to the future of planned shelter.

All activities should be submitted to and discussed with your instructor.

Suggested Activities

1. Read and abstract a recent article on each of the following: condominiums, PUD, and New Towns. Each article should be taken from a different journal. The intent of this activity is to gain information but also acquaint you with the journals in planning, housing, and architecture.

2. Read thoroughly the HUD publication Questions About Condominiums. Make a list of questions you would want to ask when visiting a condominium complex.
   a. Become familiar with all new terms contained in the glossary.
   b. Outline special considerations when financing and/or leasing a condominium.

3. Visit at least one, preferably two, condominium complexes. Use your questionnaire for analysis.
   a. Make a list of all common areas. Compare the homeowners association fee with the cost of purchasing and maintaining each luxury by a private home owner.
   b. If possible, take slides and write a commentary for the interior, exterior, and common space found in each complex. This will serve as a valuable teaching or speaking aid.

4. View the filmstrip cassett "Stop the World." The filmstrip will explore the housing crisis and political cutbacks in housing assistance programs. You are also shown a PUD. If possible, visit a PUD or New Town near your community.

Suggested Resources

Burchell, Robert W. Frontiers of Planned Unit Development: A Synthesis of Expert Opinion. New Brunswick: Rutgers University, 1973.

Department of Housing and Urban Development. Questions About Condominiums. Washington, D.C.: U.S. Government Printing Office, 1974.

Derthick, Martha. New Towns In-Town. Washington, D.C.: The Urban Institute, 1972.

Federal Housing Administration. Planned-Unit Developments With Homes Association. Land Planning Bulletin No. 6, FHA No. 1097, Washington, D.C.: Government Printing Office, 1964.

Hagman, Donald G. Urban Planning and Land Development Control Law. St. Paul, Minnesota: West Publishing Company, 1971.

Rose, Jerome G., ed. Legal Foundations of Land Use Planning. New Brunswick, New Jersey: Center for Urban Policy Research, 1974.

Safdie, Moshe. Beyond Habitat. Cambridge: The M.I.T. Press, 1970.

Stoddard, Aledandra. Style for Living. Garden City, New York: Doubleday, 1974.

Filmstrip

Tobin, Herb. Stop the World. National Homebuilders Association.

Your condominium questionnaire and analysis will serve as the progress check for this unit.

UNIT 5

SELECTING A MOBILE HOME AND PARK

Objectives

The MATCHE student will be familiar with national standards and state codes for mobile homes.

The MATCHE student will be able to list and describe ten criteria for the selection of mobile homes for individual families in relation to individual situations.

The MATCHE student will be able to examine a mobile home for the purpose of evaluating interior and exterior materials and design, and write an evaluative paragraph on the structural materials and the spatial allocation of the mobile home.

The MATCHE student will be able to define each of the factors which determines the monthly payments on mobile homes, such as 1) loan length plus percentage rate of down payment, 2) vehicle tax, and 3) monthly space rental fee.

The MATCHE student will be able to perform an analysis of the mobile home parks in a particular community, town, or city to determine the park(s) which provides the most effective of the following: 1) recreational facilities, 2) utilities, 3) security/protection, 4) privacy, 5) esthetic and environmental qualities, 6) regulations and consistency in rental fee and services.

The MATCHE student will be able to identify and describe the factors which should be considered in lease agreements for mobile homes, including garbage pick-up, pets, and visitors.

Overview

There are many types of mobile homes, and there are many styles. Brochures and other information readily available from manufacturers and dealers can help in making a decision on type and style; however, brochures are designed to sell, not to provide an unbiased analysis. An investment this large requires a careful assessment of all important factors. Quality of workmanship, durability of equipment and furnishings, interior and exterior surfaces, and appliances all require a close look. Then there is cost; is it more desirable to rent or buy? Is it better to acquire a used or new mobile home? What will be the monthly payment?

Where will the mobile home be placed? The selection of an appropriate mobile home park also requires close scrutiny. A family's size, recreational interest, and style of social interaction should be considered when selecting a park. Particular factors such as utilities, regulations, security, privacy, environmental qualities, and cost deserve careful analysis.

Lesson 1: Selecting a Mobile Home

Narrative Summary

According to national trends, one out of every five new home starts in the United States for 1975 was a mobile home. A California legislator indicated California surpassed national figures with one in three new starts being made. The high mobility rate of Americans is one reason for popularity of mobile homes. They provide personal property at a low cost. It is incorrect to assume mobile homes move with their owner. The Trailer Coach Association Study indicates less than 1.5 percent of mobile homes are ever relocated. Resale on the other hand is a housing option. California law now requires a mobile home one year or older to be listed with a licensed real estate broker if it is not sold by the original owner.

Although resold as real estate, mobile homes have a unique form of use tax administered through the Department of Motor Vehicles. No property tax is paid by the mobile home owner.

The narrative, activities, and resources in this lesson are designed to assist you in exploring mobile home living as a shelter alternative.

> All activities should be submitted to and discussed with your instructor.

Suggested Activities: Consult Lesson 2 as the activities may be completed together.

1. To obtain a background on mobile homes, read Chapter 2, Consumer Housing, and take notes on Housing Crisis and Response: The Place of Mobile Homes in American Life.
   a. What are the National mobile home associations? What are your State mobile home associations?
   b. Outline the national standard for mobile homes.
   c. Consult local and state agencies to determine recent mobile home codes and regulations, i.e., fireplaces, insulation, plumbing codes.
   d. What is the usual procedure for computing financing charges for a mobile home? FHA now finances mobile homes. Call your FHA/HUD office for regulations.

2. Write to the state and national associations for brochures and pamphlets on mobile home selection guidelines. You will find these resources more informative and less biased than those provided by individual manufacturers.
   a. List major guidelines for mobile home selection.
   b. What are the standard sizes of a single wide, double wide, and expando.

3. Visit two mobile home parks in your community. Select a luxurious park and an economy park.
   a. Visit the sales office. Obtain brochures on all models. Note the quality of construction, usable space, floor plan, appliances, heating and cooling, and accessories such as drapes, carpet, mirrors, towel racks.
   b. What are the major differences in high-end and low-end mobile homes?

4. Visit two mobile home sales lots. Select a luxury model sales firm and a lot carrying economy models.
   a. Obtain information on models and manufacturers not previously viewed in the mobile home parks.
   b. What are the moving and setting-up expenses as compared to buying a mobile home from a sales office in a park? Is the model you select accepted by all parks?
   c. Select a single wide economy model for a retired couple. Obtain the floor plan and a list of all features and a copy of finance contracts. Discuss the total purchase cost, finance and set-up charge for this family.
   d. Select a double wide luxury model for a young couple with one child. Obtain the floor plan and list of all features and a copy of financing contracts.

Suggested Resources

Resources and progress check for Lessons 1 and 2 will be combined.

Lesson 2: Selecting a Mobile Home Park

Narrative Summary

The selection of the mobile home and park may be a complete package, as many new mobile homes are sold set up and few older mobile homes are moved. It is therefore essential that the potential mobile home buyer completely explore the park facilities, regulations and adjacent neighborhood, rather than simply selecting the ideal model. Land costs, services, tax rates, and inflation have frequently forced happy mobile home owners out of their homes because they cannot afford to pay exorbitant rental increases nor can they afford to move their home. Mobile home parks may discriminate against children, pets, long-term guests and entertaining non-park guests in common areas. A major

concern in the last few years is the shortage of available mobile home parks in relation to the number of mobile homes being manufactured. The potential mobile home buyer must explore not only parks but available space and local ordinances restricting placement of mobile homes on personal property or more than one mobile home on a given amount of land.

> All activities should be submitted to and discussed with your instructor.

Suggested Activities

All the activities in this lesson relate to Lesson 1, field experience.

1. Refer to Questions 3 and 4 in Lesson 1. After thoroughly evaluating the coach, survey the luxury and economy park features. Obtain a copy of the regulations and services provided.
   a. What are the space rental fees for each park?
   b. What services are included in the fee?
   c. What has been the rate of increase in the last three years? Is there a lease arrangement or are fees subject to change without notice?
   d. Is there a park association?
   e. Are the recreational and common areas adequate for the park? May you entertain guests, grandchildren, or children in these facilities?
   f. Is park expansion planned? Will the recreation facilities be increased to accommodate new spaces?
   g. Is pedestrian, bicycle, and auto traffic well-planned?
   h. Check with the Better Business Bureau, health and safety and consumer affairs office to investigate complaints or violation of regulations.
   i. What maintenance facilities are provided?
   j. Does the park provide social, educational, and recreational programs to meet the needs of the two families listed in Lesson 1 (the elderly couple and the young couple with one child)?

2. Investigate city, county, and state ordinances restricting the location of mobile home parks.
   a. List the regulations pertaining to your area.
   b. Can the model you find best suited for the elderly couple and the young couple be located in the park you feel best meets their needs?
   c. Are you able to locate any park in your community that is suitable for pre- and school-age children?

3. Obtain copies of mobile home living periodicals and check for options not found in your community.

4. What is the impact of the mobile home parks on the property value and tax base for city needs and services in the adjacent neighborhood?

Suggested Resources

Davidson, Harold A. Housing Demand: Mobile, Modular or Conventional? New York: Van Nostrand Reinhold, 1973.

Garrett, Pauline G. Consumer Housing. Peoria, Illinois: Charles Bennett, 1972.

Morris, Earl W. and Margaret E. Woods. Housing Crisis and Response: The Place of Mobile Homes in American Life. Ithaca: Cornell University, 1971.

Mobile Home Associations, Bureaus, and Directories

California Administrative Code
Document Section, Title 25, Chapter 5; Dept. of General Services, P. O. Box 20191, Sacramento, California 95820. (Contains all laws and codes pertaining to mobile homes.) Price: $4.25.

California Mobile Home Dealers Association, 1107 9th Street, Suite 420, Sacramento, California 95814.

Golden State Mobile Home Owners League (Tenants Association), 11021 Magnolia, Garden Grove, California 92642.

Manufactured Housing Institute (mobile and modular):
National Office, P.O. Box 201, Chantilly, Virginia 22021.
Western Regional Office, 3855 La Palma Avenue, Anaheim, California 92806.

Mobile Home Park Management Guidebook
Available from Western Mobile Home Association, 1020 12th Street, Suite A, Sacramento, California 95814. Price: $10.00.

Mobile Home Park Development Directory for Southern California
Available from Western Mobile Home Association, 1020 12th Street, Suite A, Sacramento, California 95814. Price $15.00.

Western Mobile Home Association, 1020 12th Street, Suite A, Sacramento, California 95814. (Lobby association for mobile home parks.)

Woodall's Mobile Home Park Directory for the United States
3500 Western Avenue, Hyland Park, Illinois 60035.

UNIT 5 PROGRESS TEST

Student_____

Procedures for Selecting Housing

Instructor_____

Date_____

1. Based on your reading and field experiences, list the advantages and disadvantages you found to mobile home living for the individual and the community.

2. How are mobile homes taxed?

3. What are the rates and terms of mobile home financing?

4. What are the major considerations in selecting a mobile home park?

ANSWER KEY
UNIT 5 PROGRESS TEST

Procedures for Selecting Housing

Instructor:	In booklets reproduced for students, you may wish to omit this page.

1.

Advantages	Disadvantages
low cost	expensive to move
no property tax	rectangular floor plan
modular construction readily available	sound insulation
common services	lightweight
variety of floor plans and accessories	small doors and windows
drapery, carpet, and some furniture may be provided	older homes may depreciate rather than appreciate
make better use of common land than a single family development	seldom provide for children
pride of ownership	affect school and services tax funds available
a detached dwelling	often located in the outskirts of town away from goods and services needed by older occupants
some yard	

2. Vehicle tax. No property tax.

3. Short-term loan, conventional or FHA.

4. a. regulations
   b. rental fee
   c. rental stability
   d. maintenance
   e. services
   f. restrictions for guests, children, pets
   g. availability of space
   h. resale policy
   i. recreational, social, and educational programs
   j. health and safety
   k. adjacent neighborhood

UNIT 6

SELECTING A PREFABRICATED HOME

Objectives

The MATCHE student will be able to define the term "modular" and list the types of modular homes.

The MATCHE student will be able to explain the process involved in the manufacture of prefabricated homes and the environmental and economic necessities for our efficient use of technology in housing construction.

The MATCHE student will be able to explain the application of modular housing to specific areas of the United States and the predicated future for mobiles.

The MATCHE student will be able to explain the relationship of modular housing to economic and social conditions of the family.

Overview

This unit will provide you with the information necessary to make a knowledgeable evaluation of the prefabricated home as one means of solving our shelter shortage crisis.

Lesson: The Prefab: A Solution to the Housing Crisis?

Narrative Summary

Americans began to grasp the impact of modular prefabricated homes at Expo '67. Moshe Safdie's Habitat was a high success. "Modular" is not a new term. The pyramids were prefabricated with the stones cut to size at distant quarries. Prefab housing has been used in Europe for centuries. Don Fabun indicates, "Over 80% of Societ housing and 50% of French and British housing have employed prefabricated methods" (Fabun: 20).

America has been forced to embrace prefab building techniques. The nation's housing goal was stated in the Housing and Urban Development Act of 1968: "A decent house and suitable environment for every American family." We have fallen woefully short of our goal. Despite violent opposition by construction labor unions and obsolete zoning laws and building codes, prefab is gaining popularity. Lower cost

and decreased construction time are the major advantages. An average site built home cost $42,000, according to figures released by the Library of Congress in winter 1975. Construction time is dependent on weather, transportation, and specialized trades. The usual construction time is 3-5 months. "A decent home" is out of the reach of most Americans if we continue with our antiquated concept of site built homes.

Modular pefabs in contrast are factory constructed with centralized facilities, assembly line technology resulting in an average 18-day completion time at approximately half the cost of a site built home. Land costs and zoning regulations cause a variation in total housing price throughout the country.

The future must be prefab to solve our housing crisis. The mobile home is only one form of modular construction. It is not our best solution. It has, however, been our major response to low-cost housing. Prefab housing has the advantage of combining flexibility in planning building materials and design which can result in highly acceptable houses, condominiums, townhouses, apartments, and all forms of commercial building. The key to acceptance and the genuine solution to our housing needs will be good design. A trade-off between space standards and gadgetry is a dangerous approach. The modular space must be well-designed, flexible and adaptable for a variety of occupants of every age, interest, and income.

All activities should be submitted to and discussed with your instructor.

Suggested Activities

1. Read and abstract three current articles on prefabricated home construction. Define the term "modular" as it relates to building construction.

2. Using referral, telephone book, and other resources, locate a prefabricated construction plant in your area. This plant may manufacture any component from roof trusses to complete modular kitchens and bathrooms.
   a. If possible, take slides of the construction process from start to finish.
   b. Visit a housing site where the prefab components are being used.

3. Develop an audio-visual presentation comparing and contrasting single family dwelling site built homes and prefab homes as our future solution to our "housing crisis." You may wish to compare

a modular and site built home of approximately the same size. Your criteria may include, but not be limited to:

1) design
2) construction quality
3) cost
4) completion time
5) suitability to a variety of occupants
6) your responses

a. Present your final housing supply system media lecture to a small group.
b. After refinement, present your lecture to a group of citizens potentially interested in community development and housing impact.

Suggested Resources

Davidson, Harold A. Housing Demand: Mobile, Modular or Conventional? New York: Van Nostrand Reinhold Company, 1973.

Fabun, Don. Shelter: The Cave Re-examined. Beverly Hills, California: Glencoe Press, 1971.

Manufactured Housing Institute (Mobile and Modular Homes), P.O. Box 201, Chantilly, Virginia 22021.

"Now, the No-Frills House," Time, February 23, 1976, p. 62.

Safdie, Moshe. Beyond Habitat. Boston: MIT Press, 1970.

Your final media presentation will serve as the progress test for this unit.

MODULE POSTTEST

After you have completed the final unit progress test for this module, you should be ready to take the module posttest. See your instructor.

MODULE PRE/POSTTEST

Student_____

Procedures for Selecting Housing Instructor_____

Date_____

Student:	This pre/posttest will assess your knowledge of the information presented in this module. You need study only those units that are prescribed on the basis of pretest results.

1. List the eight major considerations in selecting any form of shelter.

   a.

   b.

   c.

   d.

   e.

   f.

   g.

   h.

2. List Duvall's major stages of the family life cycle and give a brief description of each stage. List at least three special needs of each stage with regard to housing.

3. A single career person employed by an international corporation will progress through the following stages in her or his life cycle. Indicate the special needs and considerations of each stage with regard to housing. (Note: The person will remain single.)

   a. independence

   b. beginning employment

   c. upward mobility

   d. management level

   e. retirement

4. List five shelter alternatives for an individual or family.

   a.

   b.

   c.

   d.

   e.

5. List the advantages and disadvantages of (1) renting or (2) purchasing shelter in any form.

6. What criteria are essential to the selection of a neighborhood whether you are buying or building a home?

7. Explain the differences between a cooperative and a condominium.

8. Which of the following statements best describes the suggested ratio of annual income to that spent for the purchase of housing?

   a. 1 : 1 1/2 x the annual income

   b. 2 1/2 : 4 x the annual income

   c. 2 : 3 1/2 x the annual income

   d. 1 1/2 : 2 1/2 x the annual income

9. Give a brief explanation of each of the following.

   a. lease -

   b. agreement to purchase -

   c. escrow -

   d. title search or title insurance -

   e. mortgage or trust deed -

   f. conditions, covenants, and restrictions -

10. List six reasons why the single family dwelling is no longer an acceptable answer to our societal housing needs.

    a.

    b.

    c.

    d.

    e.

    f.

    What are the major reasons for rejection of multiple dwellings in any form as a permanent housing solution?

11. How does a prefabricated home differ from a traditionally built home?

12. Constrast modular vs. mobile homes as a feasible response to the housing crisis.

13. List the general considerations for the selection of an apartment.

14. List the advantages and/or disadvantages of the open plan vs. the closed floor plan.

15. List the general considerations for the selection of a townhouse/ condominium.

16. Define "Planned Unit Development."

Return this test to your instructor for evaluation.

ANSWER KEY
MODULE PRE/POSTTEST

Procedures for Selecting Housing

Instructor:	Do not reproduce this page in students' booklets. You must retain it for grading and prescriptive purposes. Answers will vary with individuals. A preferred response might be similar to the answer presented.

1. (any of the following)

   a. income
   b. life style
   c. mobility
   d. inhabitants
   e. location
   f. services provided in the dwelling complex or in close proximity
   g. public services: garbage pickup, street lights, curbs and gutters, sewers, police and fire protection
   h. moving-in costs
   i. space allocations
   j. activities and interests to be provided for
   k. neighborhood services: health, recreation, shopping transportation education
   l. shelter alternatives

2. Major Stages of the Family Life Cycle:
   (key areas to be included)

   Beginning Family
   period of establishment from marriage to birth of first child
   period when young couples usually rent a furnished or unfurnished apartment or house or rent or buy a mobile or modular home
   period when funds are accumulated for the future

   Expanding Family
   begins with coming of first child
   need for more space in family living for activities and privacy
   period when families plan to move to a larger dwelling or consider buying or building a larger home or condominium
   a peak demand for space when children are grade school or high school age
   consider recreational and common areas provided by a PUD or condominium complex; neighborhood, social, health, recreational, educational facilities are important.

   Contracting Family
   Substages:
   launching period
   children leave home
   many parents continue to live and enjoy the home they have established, planning for visits from children and grandchildren
   explore townhouses, condominiums or mobile home

period of financial recovery
- debts paid off
- savings for retirement
- as time goes on, adjustments in living space are often necessary and desirable--condominium, mobile home or apartment

retirement or aging period
- income greatly reduced
- medical needs may increase
- time and lack of interests may be a problem
- care and protection needs increase
- housing needs change, opportunities for social interaction needed
- retirement-planned communities, smaller manageable space is desirable; mobile home will decrease property taxes

3. Independence
- first dwelling away from home
- limited income
- room, apartment (furnished or unfurnished)

Beginning Employment
- decision to share living accommodations or remain alone
- dwelling should be temporary; transfers are common; a furnished apartment may be the best alternative, easy maintenance

Upward Mobility
- flexibility necessary
- short-term lease
- transfers every two years are common
- income increases
- garden apartment with common areas--limited maintenance and good security
- possessions are acquired; unfurnished dwelling may provide greater opportunity to express individuality
- health, interest, time, money, and companions will influence shelter selection

Management Level
- fewer transfers
- higher income
- tax structure may make a shelter purchase desirable
- exploration of advantages of single vs. multiple dwelling: PUD, condominium, or cooperative
- a planned community with a good security and maintenance staff makes traveling easy

Retirement
- retirement income should be adequate
- need for companionship
- health, social interaction and activities, security, time, interest, and energy affect shelter decision
- a dwelling with limited maintenance requirements is desirable

4. apartment
single family dwelling
townhouse/condominium
cooperative
mobile home
prefabricated home

5. Advantages of renting
never suffer loss of capital though property values decline
can move more easily as housing needs change
more responsive to change in economic conditions
the renter does not have responsibility for the management and upkeep of the property in which he lives
apartment makes better use of land
no property taxes
greater freedom
may have many common recreational and social services

Disadvantages of renting
rent is not accumulating as an equity
nothing to show for rent paid
frequently it is difficult to obtain the necessary repairs
may not be able to find shelter in a desirable neighborhood
no tax advantage, no credit advantages
rent may increase at a rate beyond your ability to pay

Advantages of home ownership
investment, builds up equity, tax advantages
when paid for, provides direct income to the family
gives feeling of prestige, security, and stability
greater opportunities for self-expression both in the exterior and interior of the home
more privacy

Disadvantages of home ownership
the family has full responsibility for maintenance costs, taxes, insurance, and assessments
house payments are inflexible and continue over a period of many years
the family becomes less mobile, and property often cannot be sold without a sacrifice
family needs change, neighborhood may deteriorate, and future development may change the initial character of the neighborhood
poor use of land--recreational facilities would have to be purchased and maintained at a private and costly price

6. the size, type, and value of dwelling as it relates to occupants needs
neighborhood design of the area conducive to family living or independent living
maintenance of buildings, shrubs, walks, and lawns
public and private transportation facilities, and upkeep
shopping facilities and services available

nearness and quality of schools, recreation, church, etc. for meeting family needs
sound long-term planning and zoning for the neighborhood
services provided: paving, lighting, water, sewers, police and fire protection, transportation
sound economic condition determined by the condition of housing, facilities, etc.

7. cooperative
you have one vote no matter what size apartment you occupy
you have a stock ownership in the cooperative
you have the right to live in one of the units
you pay your share of taxes on the project in monthly carrying charges
the cooperative mortgage covers all the units
the members are not free to exclude their units from the cooperative mortgage
the members are not free to obtain mortgages on different terms than the cooperative mortgage

condominiums
you vote on a proportionate basis
you take title to the units
you are taxed separately on the unit
you may or may not have a mortgage, depending on your ability to finance the purchase of the unit

8. d. 1 1/2 : 2 1/2 x the annual income
Example: If gross annual income is $10,000 per year, a home may be purchased in the range of $15,000 to $25,000 with the maximum spent by the younger, healthier, and ambitious family. The minimum figure should guide the family who is older, ill, or uncertain as far as employment prospects are concerned.

9. a. lease
the lease sets down the mutual legal responsibilities of the contracting parties concerning the rental of an apartment or home for a specified period of time; usually includes the following:
lessee - shall pay rent, prevent destruction on the premises
shall have exclusive possession or right to enjoyment of the property
shall have the right to stay until the lease expires
shall be responsible for rent until expiration of the lease
lessor - shall pay taxes
shall have the right to inspect the premises

b. agreement to purchase
both parties must be competent (of legal age and of sound mind)
the transaction must deal with what is lawful
there must be mutual consent, an offer, and an unqualified acceptance

there must be a consideration (i.e., exchange of something of value, money, or promise to do work)
real estate contracts may be verbal or in writing, but written ones are preferred

c. escrow
a third party acting between the buyer and the seller to handle details efficiently and without prejudice

d. title search or title insurance
the buyer pays a lawyer for a title search of the property to ensure that the seller has ownership and can legally sell the property
includes all previous sales and any outstanding debts against the property must be paid by the seller before the property can be sold

e. mortgage or trust deed
many states, including California, use trust deeds instead of mortgages
when used, a trust deed secures a debt to a trustee subject to the condition that the deed shall be void upon payment of the debt
trust deeds usually give the trustee power to sell the property in case of default

f. conditions, covenants, and restrictions
the conditions, covenants, and restrictions in a deed
often, prior deeds in a chain of title contain restrictions concerning the use of the property; violation of covenants or of restrictions generally renders the title unmarketable

10. a. wasted land use
b. urban sprawl
c. pollution
d. over-extension of water and sewer lines
e. wasted setback on street
f. networks to dwellings are impractical
g. police, fire and ambulance service become unmanageable
h. high cost
i. traditional building techniques cannot supply enough housing for the masses
j. lack of usable, desireable land in high employment centers
k. three to five months in construction time

Multiple: loss of status; American ethic--own your own home; privacy; house as symbol of self; fear; own your own land; desire to control or modify the near environment if desired; tradition; labor unions; mass media and the American Dream.

11. A prefabricated house is one whose parts have been precut, preassembled, and packaged at the factory, with the greater part of on-site labor devoted to assembly. This method cuts costs and is especially popular where climatic conditions make on-site building impossible for many months of the year.

12.

Modular	Mobile
-factory manufactured components assembled at the site	-factory manufactured and assembled completed unit transported to the site
-may or may not be connected	-not connected
-rest on a concrete foundation	-remains on chassis
-less expensive than "stick housing" (on-the-site construction)	-less expensive than "stick housing" (on-the-site construction)
-considered real estate; pay property taxes	-considered personal property; pay vehicle tax (therefore no property tax)
-resemble conventional dwellings	-remain a rectangular shape with few modifications
-greater appreciation in value	-must pay rental fee; greater depreciation in value
-will be used for shelter for all income levels in the future	-currently meets greatest need for low-income shelter (mobile homes do not pay school taxes and are greatly eroding the tax base in some communities)

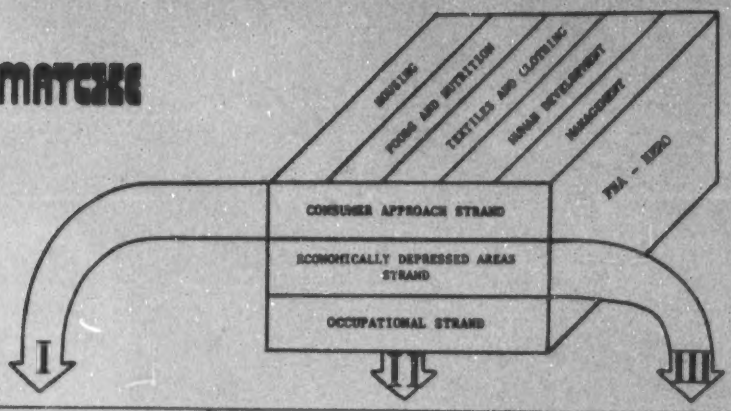
13. location: easy access to churches, schools, stores, and markets
transportation facilities
off main thoroughfare
noise control
view
services: trash collection
laundry facilities
parking
heating
utilities
rent: amount of rent
lease
layout and design: traffic routes
size of rooms
bathrooms
kitchen
closets and storage
orientation: warm or cool side of building

14. open plan
advantages: sense of spaciousness
diversified use of space
recognition that family activities are not isolated events
disadvantages: noisy activities may interfere with quiet activities
may seem barn-like
visual access to many areas

15. homeowners' association fee and benefits
density
common areas
homeowner rights and restrictions
recreation facilities
open space/greenbelt
length of rows/monotony/clustering
noise control
patios
privacy
cost
traffic circulation
layout/floor plan
services and activities
maintenance staff
condominium benefits vs. individual owner responsibility

16. It is a totally planned, self-contained, self-reliant community.
Generally conceived as an entire unit, the town center is surrounded by villages with a large core city nearby.
Learning center, industrial center, recreation facility, and ecumenical center are in close proximity to villages.
Walking is stressed, together with an emphasis on sharing the open spaces, instead of each family having its own restricted patch of land.
The design and planned usage of the entire land mass is approved as a total plan; the unit does not fall under subdivision regulations and zoning restrictions.

MATRIX



	I	II	III
A.	CORE: CONSUMER APPROACH TO HOMEMAKING EDUCATION 1 Life Styles and the Consumer 2 Community Consumer Resources 3 Consumer Rights and Responsibilities 4 Incorporating the Consumer Approach in Homemaking Classes	CORE: ESTABLISHING OCCUPATIONAL PROGRAMS 1 Analyzing Job Market Opportunities 2 Developing Occupational Programs 3 Implementing Occupational Programs 4 Evaluating Occupational Programs	CORE: TEACHING HOME ECONOMICS IN ECONOMICALLY DEPRESSED AREAS 1 Characteristics of Economically Depressed Areas 2 Life Style Characteristics of Economically Depressed Areas 3 Community Resources for Economically Depressed Areas 4 Developing and Implementing Programs for Economically Depressed Areas
	AREA (Module) PACKAGES	AREA (Module) PACKAGES	AREA (Module) PACKAGES
B.	HOUSING 1 Consumer Use of the Community 2 Procedures for Selecting a Community 3 Procedures for Selecting Housing 4 Shopping for a Home Loan 5 Procedures for Selecting Furnishings 6 Maintenance Procedures for Surfaces, Furniture, and Appliances	HOUSING 1 Occupational Opportunities Related to Housing and Interiors 2 Required Skills for Retail Sales of Furnishings and Related Household Items	HOUSING 1 Low Income Housing 2 Government Housing Programs 3 Low Income Furnishings
C.	FOODS AND NUTRITION 1 Technological, Sociological, Ecological, and Environmental Factors Related to Food 2 Regulatory Agencies Responsible for Wholesomeness and Quality of Foods 3 Consumer Aspects in Planning Meals 4 Cultural Food Patterns 5 Influences on Food Prices	FOODS AND NUTRITION 1 Occupational Opportunities Related Foods and Nutrition 2 Operations and Activities of a Food Service Operation 3 Managing a Food Service Operation	FOODS AND NUTRITION 1 Food Availability in Economically Depressed Areas 2 Low Income Food Patterns 3 Meal Management on a Low Income
D.	TEXTILES AND CLOTHING 1 Consumer Approach to Textiles and Clothing 2 Sociological, Psychological, and Economic Factors Affecting Clothing Selection 3 Clothing Needs of Individuals 4 Applications and Implications of New Technology in Textiles and Clothing	TEXTILES AND CLOTHING 1 Occupational Opportunities Related Textiles and Clothing 2 Assembly Line Garment Construction 3 Merchandising Textiles and Ready-To-Wear	TEXTILES AND CLOTHING 1 Clothing the Individual and Family 2 Utilizing Resources for Clothing and Textiles
E.	HUMAN DEVELOPMENT 1 Societal Changes Affecting the Family 2 The Relationship Between Spending Patterns and Interpersonal Relationships 3 Financial Pressures in Various Life Styles and Cycles 4 Individuals and Families in Crisis 5 Consumer Aspects of Parenthood	HUMAN DEVELOPMENT 1 Occupational Opportunities Related to Human Development 2 Children's Center Aide 3 Developing Programs for Preschool Children 4 Convalescent Home Aide	HUMAN DEVELOPMENT 1 Characteristics of Economically Depressed Area Families 2 The Child and the Economically Depressed Area Family 3 Resources for the Economically Depressed Area Family
F.	MANAGEMENT 1 Relationship Between National and Consumer Economics 2 Consumer Legislative Issues 3 Environmental Issues and the Consumer 4 Financial Management 5 Family and Individual Credit Management 6 Management View of the Multiple Role 7 The Metric System	MANAGEMENT 1 Occupational Opportunities Related to Home Management and Supporting Services 2 Occupational Preparation for Jobs Utilizing Housekeeping Skills	MANAGEMENT 1 Management Skills 2 Money Management 3 Marketing Practices in Relation to Low Income Clientele